

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re Eugene L. Brown

Debtor(s)

Case No. 19-13953  
Chapter 13

**CERTIFICATION IN OPPOSITION TO NEW RESIDENTIAL MORTGAGE, LLC'S  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY (DOCKET NOS. 46 & 47)**

I, EUGENE BROWN, having been first sworn according to law depose and say the following:

1. I am an adult individual over the age of 18 and am the Debtor in the above-captioned matter.

2. The information contained within this Certification is within my personal knowledge and as such I am competent to provide it.

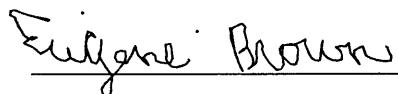
3. On June 2, 2020, I contacted my mortgage servicer, Shellpoint Mortgage, and spoke with a customer service representative in the Bankruptcy Department by the name of Brittany.

4. I asked Brittany to review my account and let me know what months Shellpoint's records show I have not made a mortgage payment since the filing of my bankruptcy in June of 2019.

5. After reviewing my mortgage payment's history Brittany informed me that according to Shellpoint's records no mortgage payments were made in: (1) July 2019; (2) August 2019; (3) November 2019; (4) January 2020; and (5) April 2020.

6. However, payments were tendered for the foregoing months; specifically, attached hereto as Exhibit "A" are bank records showing mortgage payments being tendered to the then mortgage servicer, Ditech Financial for the months: (1) July 2019; (2) August 2019; and (3) November 2019. I am in the process of attempting to locate documentation for the payments tendered for: (1) January 2020; and (2) April 2020.

7. I understand that any intentionally false statements in the this document are subject to the penalties of 18 Pa. C.S.A. §4904, relating to unsworn falsification to authorities



Eugene Brown, Debtor

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## Transaction Detail

Here's a summary of your completed transaction. You may add a note to categorize this transaction now. When you're done, click "Save changes".

Completed on: 07/22/2019

Description: ACH WITHDRAWAL AC-DITECH-FINANCIAL MORTGAGE

Amount: \$2,083.59

Transaction type: WITHDRAWAL

Personal note (optional):

Category (optional): Not Categorized

Add a new category to the list

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Transfer Bill Pay External Transfer Documents

## Transaction Detail

Here's a summary of your completed transaction. You may add categorize this transaction now. When you're done, click "Save changes".

Completed on: 08/07/2019

Description: ACH WITHDRAWAL AC-DITECH FINANCIAL MORTGAGE

Amount: \$2,083.59

Transaction type: WITHDRAWAL

Personal note (optional):

Category (optional): Not Categorized ▾

Add a new category to the list

Save changes Don't save changes

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Bill Pay

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## Transaction Detail

Here's a summary of your completed transaction. You may add a note or categorize this transaction now. When you're done, click "Save changes."

Completed on: 09/10/2019

Description: ACH WITHDRAWAL DITECH-FINANCIAL MORTGAGE  
190910

Amount: \$2,083.59

Transaction  
type: WITHDRAWAL

Personal  
note (optional):

Category  
(optional):

Not Categorized ▾

Add a new category to the list

Save changes

Don't save changes

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Have questions?

Call Customer Support at 1-800-333-2227 or TTY 1-800-333-2255

7am to 7pm Monday - Friday

8am to 4pm Saturday

10am to 4pm Sunday

Transfer Bill Pay External Transfer Documents Customer Care

## Transaction Detail

Here's a summary of your completed transaction. You may add a note or categorize this transaction now. When you're done, click "Save changes."

**Completed on:** 10/22/2019

**Description:** ACH WITHDRAWAL DITECH-FINANCIAL MORTGAGE  
191022

**Amount:** \$2,083.59

**Transaction type:** WITHDRAWAL

**Personal note (optional):**

**Category (optional):** Not Categorized ▾

Add a new category to the list

**Save changes** **Don't save changes**

**Previous transaction** • **Next transaction** • **Return to Account Activity**

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